



## **FAMILY READINESS: ESSENTIAL TO MISSION READINESS**

### **FAMILY READINESS GUIDE 8<sup>TH</sup> Marines 2005 Edition**

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Family readiness is defined as families who are prepared and equipped with the skills and tools to successfully meet the challenges of the military lifestyle. A successful deployment for the Marine and family requires readiness through planning and advanced preparation. Similar to the unit making preparations for their deployment, many steps must be taken by the Marine to ensure his/her family can continue efficiently during his/her absence. Gathering information is but the first step. A successful deployment requires good communication and an understanding of the roles each family member will play during this time.

Many organizations are a part of the support structure available to the Marine and family preparing for a deployment. The installation Marine Corps Community Services (MCCS) can provide information, guidance and support during the preparation stage and for the family during the deployment. The MCCS web site, (<http://www.usmc-mccs.org>) also displays information on applicable support programs and links to other military support sites. At the end of this Guide, there is a listing of helpful web sites to keep families "linked" electronically. The unit Key Volunteer Network (KVN), Navy Marine Corps Relief Society (NMCRS) and the American Red Cross are great resources for Marine families as are the chaplain and his/her staff.

The reunion process can be equally as difficult as the separation and deployment. In returning to a family, it is important to recognize that there may be a variety of negative emotions along with the positive ones. It can be particularly difficult for a spouse to give up total control of the family and finances. Once adjusted to separation, she/he has been operating on her/his own. Children are, of course, happy to have their parent back, but may experience some negative emotions and confusion during the adjustment process. There is usually an anticlimactic "let-down" after the big anticipation of homecoming. In most cases, it is enough to simply be aware that the reunion process can be stressful and to show extra tolerance and understanding during the readjustment period.

## COMMUNICATIONS

### A. EMERGENCY

1. Family members can contact their Marines to inform them of family emergencies (i.e., death, illness, or injury) through:
  - a. The Command via the Key Volunteer Network. Your KV is:  
  
**name** \_\_\_\_\_  
  
**phone:** \_\_\_\_\_
  - b. Local Red Cross Chapter or Station during normal working hours or at the Chapter emergency number. Camp Lejeune ARC **(910) 451-2182** or find the local American Red Cross in your community in the white pages under 'American Red Cross.'
  - c. American Red Cross Armed Forces Emergency Services toll free in the U.S. at **1-877-272-7337**
  - d. Duty Officer of the installation or Officer of the Day
2. A Casualty Assistance Calls Officer (CACO) notifies the next of kin in the event of serious injury, illness or death of a Marine. A uniformed Marine representative will make notification in person. In most cases a Chaplain will accompany the CACO. This may not be possible in some cases such as in a Marine Corps Reserve unit or when next of kin do not reside near an installation.

### A. ROUTINE

The Key Volunteer Network provides official communication within the unit. Any official message will be passed via the Key Volunteer phone tree, verbatim from the Commander, or his designee, to each family. Official messages may include schedules for return dates and port calls, changes in those schedules, mishap reports, etc. All Marine Expeditionary Units (MEUs) have official web sites accessible through <http://www.usmc.mil>. Some will have telephone numbers with automated update messages. Unit family readiness personnel will provide details and information about these services at the unit pre-deployment briefs.

**American Red Cross  
Armed Forces Emergency Service  
1-877-272-7337**

Should an emergency occur at home, please follow these simple guidelines to get a message sent:

- Families can contact the local American red Cross chapter in their area from the base, or surrounding areas, spouses can call the Armed Forces Emergency Service Center at 1-877-272-7337, requesting a message be sent.
- Utilizing the completed locator card with your service member's social security number and unit's address, explain to the American Red Cross caseworker what the problem is, give the special pieces of information requested (name, relationship of person effected, hospital, doctor's names, etc.) along with any additional information you may have (i.e.: service member is currently on a float, in the field, TAD, etc.)
- Should a spouse need verification of an emergency involving the spouse's family in order to obtain emergency financial assistance, the spouse should contact 1-877-272-7337 and provide the same information as above.

Emergency messages can involve serious illness/injury, death or birth notifications, but they can also be other serious message communication such as a child care situation, financial problem, or other serious situations that arise, when getting hold of a service member directly may be difficult.

Your local Red Cross unit will be of service to you if you have questions on whether or not a message should be sent. They also have other information regarding health and safety classes, disaster assistance and community education. American Red Cross is available to you, 24 hours a day, 7 days a week, to better serve the needs of your military family.

**American Red Cross  
You're Never Out of Touch, Around the Clock, Around the World  
1-877-272-7337**

**Service Member's Name and Rank** \_\_\_\_\_

**Social Security Number** \_\_\_\_\_

**Military Unit** \_\_\_\_\_

**Military Installation** \_\_\_\_\_

**State and Zip Code or APO/FPO Number** \_\_\_\_\_

## **FAMILY CARE PLAN**

**A Family Care Plan is the responsibility of Marines who are single parents; dual military couples; Marines who otherwise bear sole responsibility for the care of minor children or Marines with family members who are unable to care for themselves in the Marine's absence.** A Family Care Plan provides guidance and procedures to the person(s) who provide care for the Marine's children, disabled, elderly, and/or other family member(s) in the absence of the Marine due to military duty (training exercises, temporary duty, deployments, etc.). The plan outlines the legal, health care (medical and dental), logistical, educational, monetary, and religious arrangements for the care of the Marine's family member(s) or ward to include Wills, Power(s) of Attorney, Certificates of Guardianship or Escort, family contacts, Special Letters of Instruction and any other documentation reasonably necessary for the caregiver's use. The plan must be sufficiently detailed and systematic to provide for a smooth, rapid transfer of responsibilities to the caregiver upon the absence of the Marine.

**Marine Corps Order 1740.13B provides guidance for Family Care Plans.**

The Plan must be reviewed for accuracy and validity each year and is a part of the Marine's service record. Family Care Plans for those Marines who are required to have them are also included as a part of the unit family readiness program.

**LEGAL PLANNING**  
**Camp Lejeune Legal Office**  
**Bldg 66**  
**(910) 451-1903**

**GENERAL**

**Services available at the Legal Assistance Office are free.** They include, but are not limited to, general estate planning, wills, insurance review and general property matters. Advice is available on such matters as credit purchasing, state and federal taxation, state motor vehicle laws, landlord-tenant relationships, laws involving domestic issues (divorce, adoption, etc.), state residency matters, immigration laws and commercial contract laws. Check with your installation Legal Assistance Office for information specific to your area.

The Marine lawyers cannot represent clients in civilian court, but they can advise and assist active duty and retired service members that have personal legal problems. The Legal Assistance Officer is required to treat all such problems confidentially and may not lawfully be ordered to disclose such information by any superior authority. When a legal problem is not within the scope of the Legal Assistance Program, referral can be made to local civilian counsel.

Act immediately when a legal issue is discovered. Immediate action will often resolve small problems before they become more serious. For example, the best time to ask questions is before signing a contract rather than when the terms of the contract come into dispute. **Never sign a blank contract!!** Utilization of Legal Assistance services is both advised and encouraged when a legal problem is first identified.

1. **Powers of Attorney.** One of the most important matters to consider during pre-deployment planning is a Power of Attorney. A Legal Assistance officer should be contacted to help you prepare one. They come in two forms:

A General Power of Attorney allows the holder of that legal document the right to sell personal property, and to use the grantor's credit. A General Power of Attorney grants virtually unlimited ability to act for another person. **General Powers of Attorney often create more difficulties than they cure and are generally not advised.** It is an extremely powerful legal instrument and can be a dangerous instrument in the hands of someone inexperienced in business matters, a person of unstable temperament, or a spouse when the marriage relationship is in state of discord. A General Power of Attorney should not be executed unless the individual making it is fully aware of the risks associated with such a document. Always consider whether a Special Power of Attorney would serve the immediate purpose.

A Special Power of Attorney allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the



document. This power of attorney will list in writing the actions you want conducted on your behalf. A Special Power of Attorney can be very useful for such matters as moving of household goods, settling of insurance claims, and managing financial accounts or funds not jointly held. Care should be taken in determining who will hold the power of attorney and what actions will be authorized in the document. Remember without the Power of Attorney, the spouse at home could be significantly hampered in dealing with matters that may arise during deployment.

2. **Wills.** This document is very important for every Marine, particularly those with family members. The primary purpose of a will is to ensure that minor children are cared for and property distributed as the writer desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. The state's wishes generally do not follow those of the deceased. It is important that an individual's will reflect his/her current state of affairs so keeping it up to date is critical. Overlooking the execution of this important document could directly affect the security of your family. Your banking institution or a responsible adult should be named executor of your will. A will does not cover life insurance distribution. Insurance is a separate contract between the insured and the insurance company. Verify that your beneficiary designations on insurance policies are accurate and current.
3. **In Loco Parentis.** This phrase means standing in place of parents. If children are in the care of someone other than a parent or legal guardian, that person is considered in "*loco parentis*." Some states will appoint children as wards of the state when the parents are injured and/or unconscious unless there is an original notarized document authorizing a specific person to act as guardian. It is possible that children in the care of someone other than the legal guardians or parents will not be seen for medical emergencies without this original notarized form. A separate form must be filled out and notarized for every person caring for the child or children and there should be a form in your vehicle that can be easily accessed. For more information, DEERS dependency information is available from the MCCS web site at <http://www.usmc-mccs.org/>.
4. **Notarization.** Notary public service is available at the Legal Assistance Office, most banks and credit unions, and usually through Marine Corps Community Services. There may be a small fee for the service depending upon where it is obtained.
5. **Taxes.** Federal and State Tax returns (when required) must be filed even though the service member is deployed, unless an extension is granted. Problems in preparing and submitting tax forms or improper tax assessment may be directed to the Legal Assistance Office. Marine Corps installations will normally have a VITA (Volunteer Income Tax Assistance) office to assist with preparing a return. The Internal Revenue Service (IRS) refund check will generally require a signature of both parties if filed jointly but if one of the parties are deployed you will need a Power of Attorney. Electronic filing will require payment via direct deposit to joint account. A special power of

attorney is recommended to facilitate filing and access to refunds. The required filing time period for Federal Income Tax is between January 1 and April 15 of the year following the taxable year. If you are outside the continental United States (CONUS) on April 15th you have until June 15th to file provided you are on official orders, not on leave. You can extend the June 15<sup>th</sup> filing date up to two more months after your return to CONUS if you file an IRS Form 4868 prior to June 15th. Detailed information may be obtained from the IRS toll free from the hours of 08:15 to 16:15 at 1-800-829-1040.

6. **Base Tax Center Bldg 50 (910) 451-3030.**

## **EMOTIONAL PLANNING**

### **1. COMMUNICATION IS THE KEY**

Often, family members don't talk about deployment because the possibility of separation makes them feel uncomfortable. Honest discussion is usually the best way to deal with anxiety and minimize potential problems. Agree how often you will write and what type of information will be shared. Discuss alternate ways to communicate such as email, video and cassette tapes, letters and phone calls. It is a good idea to plan in advance for length and frequency of phone calls. Establishing a few ground rules and making a list of the "need to know" items before a call will help to keep phone bills under control. Plan ways to keep the connection with relatives and decide who will write/send gifts to parents and other family members for special occasions.

### **2. EXPECT TO GO THROUGH A SERIES OF FEELINGS**

Couples preparing for deployment and separation go through many emotions. At first, they may feel excited. Later, they may start to withdraw from each other in an attempt to deal with powerful feelings. After separation and reunion, they may be disappointed that things did not go as they had hoped. **Intense feelings are normal.** Recognize your feelings and expectations and talk to your partner about them. Have special photos taken of you and your family together and of your spouse or loved one alone. Give your special someone a keepsake for the deployment that will act as an emotional tie to keep you connected when you feel lonely. Be romantic before the deployment and create special moments to cherish. Recognize that many couples argue right before a deployment. Talking about your feelings ahead of time can help to minimize this. Information in this section regarding the emotional cycle of deployment should help you sort through some of your emotions. Don't worry if you are angry or depressed the first few days after separation. Do what you have to do, but go easy on yourself. Soon, you'll begin to see that you can handle separation.

### **3. PLAN AHEAD**

Try to anticipate what will happen after deployment and separation. Plan how to handle practical problems. For example, decide what to do if the furnace or car breaks down. Discuss how you want to share bad news. Try to write about solutions and plans, not focusing on the problems. For the spouse at home, once you find a comfortable routine, stay with it. Many people find that routine and ritual can be comforting. Identify your support systems: Key Volunteer Network, family, friends, Navy Marine Corps Relief Society, place of worship. Discuss and plan how you will spend the day of departure as well as starting homecoming plans that can be discussed and refined throughout the separation. Indicate special events, birthdays, and

school activities on a calendar and duplicate so that each spouse has a copy. Utilize these calendars as a homecoming countdown. For special occasions, cards can be purchased and flowers and gifts can be ordered in advance for family members at home. Discuss special items the deploying spouse wants and needs and develop a list of suggestions for care packages. Be prepared for a shock - no matter how well you prepare for separation, no matter how much you talk it through, when the day finally arrives, you will still feel surprised that it really happened.

#### **4. MYTHS OF DEPLOYMENT**

- a) Myth #1: Many people assume that one “gets used to” separation, and therefore, each deployment and separation is less difficult and hurtful. Research proves this false, as does personal experience. The first deployment requires the greatest adaptation because everything is new. The next several deployments are somewhat easier because of lessons learned. However, if the deployment cycle is frequent and continuous, families find that the effect is cumulative and the strain is great. Knowing that there are others with the same feelings and experiences during this time may make you feel less alone. Reach out to others and make sure you have good social support.
- b) Myth #2: After the service member returns home, you can pick up right where you left off before the deployment. This just isn't so, particularly after the first separation. Each partner has been changed by the experience and the physical, mental, financial and emotional challenges they have faced. A wife and husband are different after separation and must learn to be flexible as they adapt to each other's and the children's growth.
- c) Myth #3: All of the illnesses suffered during deployment are a figment of your imagination or due to your spouse's absence. Many spouses feel there is a tendency by doctors to attribute very real pain or illness to the absence of the deployed partner. Their suffering may be inaccurately diagnosed as childish attention-getting behavior. Stress can bring on medical problems and it is important to have those addressed.

## **EMOTIONAL CYCLE OF DEPLOYMENT**

The Emotional Cycle of Deployment (ECOD) describes changes in spouses' behavior and emotions during deployments of three months or more. Although it was initially developed for Navy wives, the model has been useful in working with husbands and children as well. The ECOD presents a general picture and appears to be true for spouses most of the time, but each person is unique and the exceptions are varied.

Long before the Marine walks out the door, the process of getting ready for deployment starts. For a period of time, the spouse tends to ignore the upcoming deployment, fantasizing that something will happen to prevent it. At some point, an event will trigger recognition of the reality of departure and then the Emotional Cycle begins.

### **STAGES ONE THROUGH SEVEN**

- A. Stage one – Anticipation of Departure (1–6 weeks before departure).  
Before the deployment it is not uncommon for spouses to protest, to feel tense, to be frustrated and to avoid the reality of the Marine's departure. Spouses may unexpectedly find themselves crying at what may seem to be little things. There is also tension as couples cram a multitude of activities in a reduced time frame. There are things to fix, things to do, and people to see. It can be a hectic and frustrating time.
- B. Stage Two - Detachment and Withdrawal (Last week before departure).  
Detachment may begin before the actual departure. There may be anger and emotional break-offs as people prepare for separation. It can be a time of mixed feelings as one attempts to protect oneself from hurt by distancing, yet wants to make the most of the available time. At the beginning of this stage the spouse may experience the grief of loss. Detachment will also be a part of the whole separation time. It is the state of routine, day to day, living.
- C. Stage Three - Emotional Disorganization (1-6 weeks into deployment).  
Emotional disorganization can occur initially when the spouse attempts to make new routines and carry out their duties. Many spouses are depressed and withdraw from friends and neighbors, especially if the neighbors' spouses are home. They often feel overwhelmed as they face total responsibility for family affairs. The disorganization soon passes, however, as the spouse recovers.

Important notes to remember during both stage two and three is take care of your and your children's health. Shop and cook for healthy nutrition. Get plenty of rest and exercise. In addition, avoid trying to do everything all by yourself. Contact family, friends, neighbors, and spouses of other deployed Marines whenever you need practical or emotional support. There are many other spouses in your unit family that are dealing with the same emotions and increased responsibilities that you are feeling. Often it helps just to talk to someone in the "same boat."

D. Stage Four – Recovery and stabilization (variable, between weeks 3 & 5).

Recovery and stabilization occurs as the spouse gets set into a routine and realizes they are doing fine. It is a time of increased confidence. A subconscious move from “we” to “me” has taken place at least to some degree. The spouse often refers to “my house,” “my car,” and “my kids.” Most spouses have a new sense of independence and freedom and take pride in their ability to cope.

E. Stage Five – Anticipation of return (6 weeks before return).

This is the “Oh boy! They’re almost home,” stage. With it comes excitement and anxiety. Some spouses become frenzied, as they rush around trying to make everything perfect for their Marine’s return. Many spouses start diets and pick up the pace of doing what ever it is they feel must be done before the Marine returns.

Important notes to remember for stage five is don’t expect things to be perfect after the reunion. Consider setting aside quiet time during the first few days. Avoid planning a busy schedule of events. Even though reunion is exciting, it can be stressful, too. Changes may have occurred and you both will need time to adjust. He gained weight, she changed her hair, and the kids probably have grown. Another area to think about is the budget. There will be increased food costs and greater transportation costs.

F. Stage Six – Return adjustment and renegotiation (6 weeks after return).

Upon return to home the phase of adjustment and renegotiation of the relationship begins. The set of assumptions and expectations need to be reset, and reevaluated (fine tuned), to account for the changes that have occurred in the past 6 months or year. It may be a time of tension and fighting. This is, however, normal and to be expected. Communication is the key. Especially during stage six. Remember, open, honest communication can solve many problems or conflicts.

G. Stage Seven – Reintegration and stabilization (6-12 weeks after return).

The last stage is when reintegration of the family is complete and things have stabilized. The move from “me” (my house, my car, my kids) to “us” (our house, our car, our kids) is complete. The returning spouse is a part of the family again, and “normal” life resumes.

## **CHILDREN AND DEPLOYMENT**

### **CHILDREN NEED HELP DEALING WITH DEPLOYMENT**

A deployment can be emotionally challenging for those left behind, especially children. Although children's reactions will vary with their personalities, ages and coping skills, changes of the magnitude of a deployment will almost always be puzzling to children. Parents wonder how the separation will affect their children specifically and what roles they will play as parents to assist their children through this time. (Will we lose touch with one another? Will the children remember the deployed parent? How will I, the stay home parent, handle the added responsibility? How can I still be a good parent while I'm gone?) On the positive side, independence and self-confidence grow for all; the parent/child relationship at home is strengthened; and, the deployed parent can share their adventure with the family via cards, letters and other avenues of communication.

#### **Before deployment:**

- a. Make sure children know they are loved unconditionally. Often young children see themselves as the cause of separation. They may feel their parent is going away because they have been bad, or because their parent doesn't love them anymore. Make sure children know this isn't the case. Spend time with each child individually before leaving.
- b. Be truthful – children can sense when they are being lied to. Often, what they imagine is much worse than reality, and they may worry unnecessarily. It helps to talk openly and honestly about the deployment and separation. Knowing about the deployment in advance helps in adjusting to the idea.
- c. Let children know it's OK to talk about feelings, even negative ones, by sharing your own. Very young children may become confused and fearful that the non-deploying parent will desert them as well. Encourage conversation by making open-ended statements ("You must be feeling really scared and sad right now..."). This will help them open up to you.
- d. Tell children when you are leaving and how long you will be gone. Show them a date when you will be returning on the calendar they will be using while you are gone. Encourage them to ask questions.
- e. If possible, give the children a tour of the ship (or other vehicle you will deploy with) and show them where you will eat, sleep and work. Leave a comfort item with each child such as a t-shirt, ball cap or pillowcase.
- f. Ensure that each child is left with a picture of the deploying parent and him/herself.
- g. Visit your child's school before deployment and talk to the teacher(s). Stay involved by leaving stamped, addressed envelopes and a request for periodic communication regarding your child's progress as well as PTA/PEA and school newsletters.

#### **During deployment:**

- a. Maintain routines; regular mealtimes and bedtimes can help children feel more secure. Try to keep the same family rules and routines that were used

- before separation. Don't forget to schedule some of the same activities the family enjoyed when Dad/Mom was home. Children may be uncomfortable feeling that everything is "on hold" until the deployed parent returns.
- b. The parent remaining should discipline consistently. Don't let separation mean a free rein. Do not threaten your child with "wait until your father/mother gets home!" It's hard to look forward to the return of someone expected to punish you.
  - c. Let children know they are making a valuable contribution by asking which chores they would like to do. Assign specific chores to be completed at a specific time of day.
  - d. Many families find it helpful to mark the days off a calendar in a daily ritual. Try to find some visual way to let children count the days until their parent comes home. A suggested activity: Make a chain of paper links, one for each day of the deployment. Each day, remove one link from the chain. This allows children to see the time (chain) actually growing shorter by the day.
  - e. Encourage each child to send his/her own letters, pictures, schoolwork, etc. The deployed parent should communicate with the children individually with stationery, stickers and colorful postcards that are age appropriate. Cassette tapes can be used to send children messages or read them a story. As the deployed parent, don't forget to acknowledge birthdays and other special occasions with cards, letters or small gifts.
  - f. Talk about the deployed parent in daily conversation and think of ways to keep the connection with him/her. Let children know it's okay to be sad, teach them how to recover and move on.
  - g. Post a large world map and help the children track where Dad/Mom's travels take them. The children can also do special jobs such as tracking a favorite sports team or television show and reporting in their letters.

### **Return and Reunion**

- a. Parents returning to children need to remember it's hard for children to get used to having you back home. Your children's reactions at homecoming may not be what you expected or hoped for. Very young children may not remember you and even older children need time to get reacquainted with you.
- b. Be patient – let your children know how much you love them. Spend time with them doing activities they like. It's a good idea to spend time individually with each child.
- c. The parent who has been with the child during the deployment needs to be prepared to reinforce the adjustment period. It's important for the returning parent to have time alone with the children to facilitate the adjustment.
- d. The returning parent should remember not to disturb a family set-up that has been working well without him/her. Give the whole family time to readjust to having you home.
- e. If there is a new baby at home that has arrived since the beginning of the deployment, the returning parent should introduce himself slowly into the "new baby" routine.



## **KEY FAMILY ORGANIZATIONS**

### **CHAPLAIN 8<sup>th</sup> Marines (AT) BLDG 121 (910) 450-8607**

The chaplain provides a friendly face, a listening ear and can be a source of support and reassurance while your spouse is deployed. The following services are provided through the Chaplain Corps:

#### **A. Spiritual Ministry**

Eucharistic Holy Communion - Usually held at the main installation chapel, but also administered in chaplain's office or in extreme cases, anywhere.

Baptism - Included in Divine worship or may be held privately in hospital, home or Chapel. Infant anointing and adult immersions are both available forms of this sacrament.

Confessions - Protestant or Roman Catholic confession available.

Divine Worship Services - will be offered based on your installation schedule.

Bible Studies - Conducted on private on-demand basis. However, this resource is open to any group desiring it. The chaplain is a leader/facilitator of in-depth scripture study.

Pastoral Counseling - Privately and in groups as the need arises.

Confirmation of wedding vows - As indicated and requested by individuals.

Funeral/Last Rites - As indicated and requested by individuals.

#### **B. Secular Ministry**

Counseling - Appointments can be made by calling the chaplain's office.

Special Ministry - In every life joy and sorrow simply happen. Your chaplain would like to share with you in the former events and support you personally in the latter.

### **NAVY-MARINE CORPS RELIEF SOCIETY BLDG 14 (910) 451-5584**

- A. The Navy-Marine Corps Relief Society (NMCRS) is a nonprofit charitable organization. The local office provides financial, educational and other services for active duty, retired military personnel and their family members. "Taking care of its own" is the society's motto. The Society relies heavily on volunteer assistance rendered by family members of military personnel. Financial assistance may take the form of a loan without interest, an outright grant, or a combination of the two, depending upon the circumstances and the repayment ability.

B. Navy-Marine Corps Relief Society can:

1. Help make a practical budget to avoid financial problems.
2. Provide financial aid for emergency or unexpected medical or dental work. Supply payment of the patient's share of medical expenses covered by TRICARE, United Concordia and Medicare programs.
3. Provide financial aid if an allotment check fails to arrive on time.
4. Provide financial aid in the event emergency travel is necessary.
5. Help with funeral expenses (according to need) in the event of a death in the immediate family.
6. Provide layettes and assistance with baby needs as well as budgeting assistance to handle new arrivals. A Navy-Marine Corps Relief visiting nurse is available to assist mothers with new babies or other medical problems.
7. Provides education assistance through a Student Loan Program.
8. Assist with the cost of essential vehicle repair.
9. Assist with financial needs in the case of a disaster.
10. Operate the Thrift Shop on some installations. Thrift Shops have useable uniforms, household items, and clothing for sale at reasonable prices. The profits go directly back to help Marines in need.

C. In order to insure uniformity of treatment and fairness to all personnel, the society is not able to provide funds in situations such as the following:

1. Assisting service members to live beyond their means (normal income).
2. Financing business ventures or purchasing a home/car, or similar permanent investments.
3. Financing vacations, annual leave, or liberty.
4. Paying debts contracted prior to entry into the service.
5. Paying income or other taxes or interest on loans.
6. Purchase of nonessentials.
7. Payment of fines or legal expenses.
8. Providing funds for marriage, divorce or adoption.

D. **NMCRS cannot lend money to a spouse without permission from his/her Marine.** If the spouse has a General Power Of Attorney and a Pre-Authorization Form, available at the NMCRS office, funds can be advanced for the family's need or emergency and the Marine notified after the assistance is given. By signing a Pre-Authorization prior to departure a Marine is taking an important step in protecting his/her family members from financial crises that may arise during the deployment. Assistance will be given based on the need of the family and according to NMCRS policy and procedures.

E. Upon request, Marine Corps commands may furnish the NMCRS Headquarters and other NMCRS activities with the following information (information not available locally may be requested from the Commandant of the Marine Corps (code MSPA-5):

1. Current military address of Marines.
2. Casualty status of Marines.
3. Report of status of claim for death gratuity or arrears of pay, and information of a similar nature, which has been requested in the interest of Marines or their family members.

If the Marine's personal request for NMCRS assistance is the basis for an inquiry, the NMCRS is authorized full access to his/her pay or personnel records, including any follow-up information relating to the orderly settlement of his/her accounts.

**AMERICAN RED CROSS (Local Camp LeJeune (910) 451-2182**

- A. The Red Cross is a 24-hour a day agency. 1-877-272-7337 in the U.S.**
- B. The Red Cross offers communication assistance when the Marine and his family are unable to communicate directly or when a family cannot obtain information. Military families often turn to Red Cross when there is a sudden illness, death or birth in the family. If you are away from your hometown, the Red Cross can help you find out about these and other emergencies in your family. If you are the patient, Red Cross workers in military hospitals will write letters for you or help you arrange care for children. If an emergency arises and you must contact your spouse overseas, the Red Cross cooperates with service officials to get the message delivered.
- C. American Red Cross provides emergency financial assistance in the event of disaster. Appropriate referrals between Navy Marine Corps Relief and Red Cross are made when necessary to give complete consideration of needs. The Red Cross can provide NMCRS financial assistance when there is not an available NMCRS office (after hours or not near an installation). Local chapter contact information can be obtained from the ARC web site (<http://www.redcross.org>).
- D. Emergency Leave: If a Marine must take emergency leave, the Officer in Charge (OIC) may ask the Red Cross for an emergency leave report to verify the situation. The information furnished by the doctor, lawyer, or other professionals involved is then furnished to the Officer in Charge to assist him in making the leave decision. This information is usually known as a Red Cross Message. However, the Red Cross cannot approve, disapprove, or recommend emergency leave. A Marine may also request this report before deciding whether the situation is serious enough to take leave.

## **MARINE CORPS COMMUNITY SERVICES (MCCS) (910) 451-7549**

**A. Marine Corps Family Team Building (MCFTB):** MCFTB is a component of MCCS at Marine Corps installations. The goal of MCFTB is building competent, confident military families one at a time. The programs that are a part of MCFTB are listed below and more information about them can be obtained by contacting your local MCFTB office.

1. **Lifestyle Insights, Networking, Knowledge and Skills: (Located next to Midway Park Chapel (910) 451-1299)** L.I.N.K.S. is a 9.5-hour spouse-to-spouse orientation class primarily intended for spouses new to the Marine Corps lifestyle. It is designed to offer Marine Corps lifestyle insights by providing an opportunity for networking with other spouses who have traveled the “red and gold” road. The knowledge gained is a great way to equip yourself with skills that can make a positive difference in your journey. All spouses are invited to attend no matter their experience level. L.I.N.K.S. is available to spouses of USMC civilian employees as well as other service member spouses serving with Marines. **Training will be schedule by the 8<sup>th</sup> Marine Regiment FRSNO.**
2. **Key Volunteer Network:** The Commander’s program, KVN serves as a communication link between the unit and it’s families, assists in developing and maintaining a sense of community within the Marine Corps unit, and is a reliable source of information and referral. Each unit has its own KVN and training for Key Volunteers is provided at the installation level by Marine Corps Community Services. The unit Family Readiness Officer (FRO) and KV Coordinator are the points of contact for your unit or you can contact the installation MCFTB (910)451-9380) office for more information. Some examples of KVN responsibilities are to welcome new arrivals, pass official information from the CO to families, and provide information and referrals when needed. The volunteers in the network are trained in communication skills and proper referral techniques and are supportive of the USMC and its core values – Honor, Courage and Commitment. Successful volunteers are also caring, compassionate good listeners, mature and willing to adhere to strict rules of confidentiality.
3. **Spouses’ Leadership Seminar:** SLS is a ten-hour training offered annually at each Marine Corps installation. SLS enables spouses to develop basic leadership skills and enhance existing skills. Attendees are military spouses who have demonstrated consistent commitment to and involvement in family readiness and community building programs. The seminar provides the spouses with the knowledge and skills to enhance their effectiveness in leadership positions.
4. **Prevention & Relationship Enhancement Program:** PREP is designed to

enhance marriages and engagements by reducing the potential for personal problems. It is a research-based approach to teaching couples constructive problem-solving skills and strategies for building commitment and teamwork within their relationship.

5. Chaplain's Religious Enrichment Development Operation: CREDO is a program of spiritual growth retreats presented by the Chaplains to awaken Marines and their family members to the inherent personal and social strength available by living healthy spiritual lives. A variety of retreats are available in CREDO in both secular and non-secular formats.

**B. Personal Services:** The Personal Services Division of MCCA is designed to assist the individual Marine and the military family through centralized information/referral services, relocation services and the coordination of area human resources services. The Division's purpose is to assist in having information and human services readily accessible and responsible to individual and family needs. The division also serves as the focal point for information exchange and coordination of military and civilian family programs. Persons in possession of a valid military identification card are eligible for all center services.

There are a wide variety of programs available through Marine Corps Community Services including:

- New Parent Support Program (NPSP)
- Exceptional Family Member Program (EFMP)
- Information & Referral (I&R)
- Financial Counseling
- Relocation Assistance Program (RAP)
- Volunteer Program
- Lifelong Learning and Off Duty Education
- Family Member Employment Assistance Program
- Career Resource Management Center (CRMC)
- Individual and Family Counseling
- Family Advocacy
- Victim Advocacy Services
- Prevention & Intervention Services
- Children, Youth and Teen Programs including Child Care and Youth Activities

## FAMILY CHECKLISTS

### Valuable Documents

Indicate the location of the following documents or N/A if not applicable.

1. \_\_\_\_\_ Birth and Marriage Certificates.
2. \_\_\_\_\_ Naturalization or Citizenship papers.
3. \_\_\_\_\_ Insurance policies (Life, Household, Auto).  
Agent \_\_\_\_\_ Telephone \_\_\_\_\_
4. \_\_\_\_\_ Deeds, mortgages, lease agreements.
5. \_\_\_\_\_ Social Security Numbers: His \_\_\_\_\_  
Hers \_\_\_\_\_  
Children's \_\_\_\_\_  
\_\_\_\_\_
6. \_\_\_\_\_ Military Records (copies)
7. \_\_\_\_\_ Automobile Title (or loan papers)
8. \_\_\_\_\_ Tax Returns
9. \_\_\_\_\_ Divorce Decrees
10. \_\_\_\_\_ Court Orders pertaining to support and custody of your legal dependents
11. \_\_\_\_\_ Death Certificates of deceased family members
12. \_\_\_\_\_ Bank Accounts: (make sure spouse has full access to accounts)  
  
Checking: Bank \_\_\_\_\_  
Account Number \_\_\_\_\_  
Telephone \_\_\_\_\_  
Savings: Bank \_\_\_\_\_  
Account Number \_\_\_\_\_  
Telephone \_\_\_\_\_
13. \_\_\_\_\_ Savings Bonds and Securities
14. \_\_\_\_\_ Wills (husband and wife should each have one)
15. \_\_\_\_\_ Power of attorney (General or Specific)
16. \_\_\_\_\_ Up to date ID card for all family members who need one
17. \_\_\_\_\_ Current Passports
18. \_\_\_\_\_ Legal papers / Adoption Papers
19. \_\_\_\_\_ Executor Appointment
20. \_\_\_\_\_ Does spouse know location of valuable documents?
21. \_\_\_\_\_ Medical Power of Attorney for children

## **FAMILY CHECKLISTS**

### **AUTOMOBILE**

1. \_\_\_\_\_ Does it have a current base sticker?
2. \_\_\_\_\_ Does it have a current license plate?
3. \_\_\_\_\_ Do you have the title? Who holds the lien?
4. \_\_\_\_\_ Is the insurance paid up? When is the payment due?
5. \_\_\_\_\_ Has the car been serviced lately?
6. \_\_\_\_\_ Do you have an extra key?
7. \_\_\_\_\_ Do you know what type of oil to use? When should it be changed?
8. \_\_\_\_\_ Do you know what type of gasoline to use?
9. \_\_\_\_\_ Do you have the warranties?
10. \_\_\_\_\_ Do you now where to go for warranty repairs?
11. \_\_\_\_\_ Do you know whom to call in an automobile emergency?
12. \_\_\_\_\_ Do you have your automobile insurance agent's telephone number?
13. \_\_\_\_\_ Do you both have a current driver's license?
14. \_\_\_\_\_ Do you know what to do in case of an accident?
15. \_\_\_\_\_ If you do not have a car, who will help with transportation in an emergency? \_\_\_\_\_
16. \_\_\_\_\_ Does it have an inspection sticker?

#### **CONDITION OF:**

1. \_\_\_\_\_ Radiator and heater hoses
2. \_\_\_\_\_ Engine vacuum lines
3. \_\_\_\_\_ Fuel lines
4. \_\_\_\_\_ Brake linings, discs, pads
5. \_\_\_\_\_ Engine drive belts, fan, alternator
6. \_\_\_\_\_ Air filters
7. \_\_\_\_\_ Oil filters
8. \_\_\_\_\_ Battery cables
9. \_\_\_\_\_ Shock absorbers
10. \_\_\_\_\_ Tires (spare also)
11. \_\_\_\_\_ Seat belts
12. \_\_\_\_\_ Brake lines
13. \_\_\_\_\_ Radiator

#### **FLUID LEVEL OF:**

14. \_\_\_\_\_ Master brake cylinder
15. \_\_\_\_\_ Windshield washer
16. \_\_\_\_\_ Transmission
17. \_\_\_\_\_ Power steering pump reservoir
18. \_\_\_\_\_ Air pressure in all tires (including spares)
19. \_\_\_\_\_ Expansion tank
20. \_\_\_\_\_ Battery
21. \_\_\_\_\_ Engine oil

22. \_\_\_\_\_ Rear end lubricant

## **FAMILY CHECK LISTS**

### **AUTOMOBILE (Cont.)**

MAKE SURE SPOUSE KNOWS:

- 23. \_\_\_\_\_ Location of spare bulbs/fuses
- 24. \_\_\_\_\_ How to check oil and other fluid levels in the car
- 25. \_\_\_\_\_ How to check tire pressure
- 26. \_\_\_\_\_ How to change a tire
- 27. \_\_\_\_\_ Location of spare keys
- 28. \_\_\_\_\_ Location of papers: (registration, title, insurance)
- 29. \_\_\_\_\_ Name and phone number of a reliable auto repair facility or  
towing service (e.g. Road Rangers)
- 30. \_\_\_\_\_ How to change bulbs/fuses
- 31. \_\_\_\_\_ When and where to have the car serviced
- 32. \_\_\_\_\_ If tires must be replaced, what type, size, and what is a  
reasonable price



# AUTO HOBBY SHOP

## YOUR NC STATE INSPECTION STATION

BUILDING 1250, BIRCH STREET EXTENSION

TELEPHONE 451-1550

COME ON IN AND DO YOUR BRAKES.  
WHO KNOWS? MAYBE YOU WILL  
SAVE A BUCK OR TWO!

NEVER DID BRAKES BEFORE?  
NOT A PROBLEM!  
WE WILL SHOW YOU HOW!

TURN BRAKE ROTORS  
TIRES \$ 12.00 ea

(NO low profile, mudding tires, or specialty tires)

MOUNT (UP TO 31 in.) \$ 3.00 ea

BALANCE \$ 7.00 ea

REMOVE LOCKING LUG NUTS \$ 5.00 ea

CLEAN FUEL INJECTORS \$ 48.95

TRANSMISSION FLUSH  
PLUS FLUID COST \$ 41.00

RADIATOR FLUSH (Includes Flush  
& Conditioner. Does not include  
Antifreeze). \$ 48.95

GEAR OIL PUMP USE \$ 7.00

AIR CONDITIONING SERVICE  
PLUS FREON 134A @ \$.50 PER OZ. \$ 49.00  
PLUS R-12 @ \$.30 PER OZ. \$ 36.00

## HOURS of OPERATION

TUE & WED CLOSED  
MON, THU & FRI 1130-2030  
SAT & SUN 0900-1700  
HOLIDAY MONDAYS 0900-1700

30 minutes prior to closing, all work stops.  
Tools are turned in and clean up begins.

Your AUTO HOBBY SHOP has informal  
classes for all new car owners, military family  
members, or anyone who wants to learn about  
preventive maintenance for their automobile.

Key Volunteers, members of the SNCO &  
Officers' Wives Clubs, and groups are welcome.  
Please call or stop by to make an appointment  
(for groups only). Individuals can stop anytime to  
learn how to...

Change a Tire  
Check Fluid Levels  
Check Belts  
Check Tire Pressure  
Change a Fuse  
Change Bulbs

and any other preventive or routine  
maintenance for your cars.



## SERVICE FEES

PRICES ARE SUBJECT  
TO CHANGE



APRIL 2004

## **FINANCIAL PLANNING**

The Marine and spouse should review family financial procedures and ensure all financial matters are resolved prior to departure. There should be a good understanding of the roles and responsibilities of each spouse concerning allocation of pay, payment of bills and a household budget. The Financial Specialist with your installation Marine Corps Community Services Personal Services Financial Management Program, the Navy Marine Corps Relief Society, and many credit unions and banks can provide assistance with budget planning. Each unit has a command financial specialist. The Marine should ensure the family has enough money each pay period for basic living expenses such as rent, food and utilities.

### **B. PAY DISTRIBUTION**

1. Direct deposit distribution. Direct Deposit to a joint account can lead to confusion and problems if both spouses are writing checks and making withdrawals on the same account. Bounced checks and letters of indebtedness can result. Most banks will set up separate accounts and distribute the direct deposit funds between the accounts as requested. Transfer of funds between accounts can easily be made if one person falls short of cash. Contact your bank or credit union for more information.

2. Allotments

Only the Marine, not the spouse, can start, stop, or change an allotment. Should an allotment need to be changed, the Marine can change it through the unit G-1 (S-1 or Admin Office) or via the E/MSS (Employee/Member Self Service, website: <http://mypay.dfas.mil>, phone: **1-877-363-3677 in CONUS**).

3. LES (Leave and Earnings Statement)

The LES (Leave and Earnings Statement) can also be viewed on the E/MSS website with a user p.i.n. (personal identification number). It can take up to 45 days (three pay periods) for implementation of an allotment. Once the Marine is deployed there can be a 60-day lag.

A Marine may allot part or all of his pay, with the exception of COMRATS (commuted rations) and Clothing Allowance. When individuals start an allotment, it is wise to have money set aside, particularly if allotting a large amount of total pay. The money for an allotment is taken out of both checks, the first and 15th of the month. The first allotment check is issued on the first of the following month. If there is a pressing need for the funds when an allotment is started or delayed, Navy Marine Corps Relief Society (NMCRS) can often assist with an interest-free loan until the money arrives. A Marine or sailor can sign a pre-authorization form

at NMCRS to enable his/her family members to receive assistance. If the family member is not pre-authorized, permission from the service member to assist is required. Obtaining this permission via Red Cross message can be a long process.

4. Split Pay. This option allows Marines enrolled in the Direct Deposit Program to receive a portion of their pay at their duty locality each payday. This requested split pay amount must be a whole dollar amount less than or equal to the Marine's normal pay. The remainder of pay will be transmitted to the Marine's financial institution.

### **C. ADDITIONS TO AND SUBTRACTIONS FROM PAY**

1. All deployed Marines with family members are eligible for Family Separation Allowance (\$250.00 per month) This amount is subject to change. This allowance will be reported on day 31 of the deployment. It can take several paychecks before the money is received, but it will be dated back to include payment from the first day of deployment to the end of deployment.
2. Basic Allowance for Subsistence (BAS) (sometimes referred to as COMRATS or Pro/Sep Rations) is a continuous entitlement for all Marines. Enlisted Marines will have a deduction for meals taken from their pay account when they are issued a meal card or being provided with meals, such as MREs when in the field. The amount deducted is slightly less than the full BAS for each day. As with Family Separation Allowance, it can take several pay periods for the initial deduction to occur, but the full amount will be deducted at some point.
3. All personnel will receive Temporary Additional Duty pay while deployed for over 30 days or more than 50 miles away. The amount varies with rank and deployment site.
4. Basic Allowance for Housing (BAH) payment or stay in base housing will continue through the deployment.
5. Other possible additions to pay are Imminent Danger Pay, COLA (Cost of Living Allowance), Flight Deck Duty Pay and Sea Pay. Specific pay issues will be dependent upon the type, length and location of the deployment.

# 2005 Basic Pay Chart

BASIC PAY—EFFECTIVE JANUARY 1, 2005 <sup>1/</sup>															
Pay Grade	Cumulative Years of Service														
	2 or less	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 24	Over 26
O-10 <sup>2/</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,963.00	13,026.60	13,297.50	13,769.40
O-9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,337.90	11,501.10	11,737.20	12,149.10
O-8	8,022.30	8,285.10	8,459.40	8,508.30	8,725.50	9,069.40	9,173.70	9,519.00	9,618.00	9,915.30	10,345.50	10,742.40	11,007.60	11,007.60	11,007.60
O-7	6,666.00	6,975.60	7,119.00	7,233.00	7,439.10	7,642.50	7,878.30	8,113.50	8,349.00	8,689.40	9,114.60	9,714.60	9,714.60	9,714.60	9,763.80
O-6	4,940.70	5,427.90	5,784.00	5,784.00	5,805.90	6,054.90	6,087.90	6,087.90	6,433.80	7,045.50	7,404.60	7,763.40	7,967.70	8,174.10	8,575.50
O-5	4,118.70	4,639.80	4,961.10	5,021.40	5,221.50	5,341.80	5,605.50	5,799.00	6,048.60	6,431.10	6,613.20	6,793.20	6,997.50	6,997.50	6,997.50
O-4	3,553.80	4,113.90	4,388.40	4,449.60	4,704.30	4,977.60	5,317.50	5,582.70	5,768.60	5,872.20	5,933.70	5,933.70	5,933.70	5,933.70	5,933.70
O-3	3,124.50	3,542.10	3,823.20	4,168.20	4,367.70	4,586.70	4,728.60	4,962.00	5,083.20	5,083.20	5,083.20	5,083.20	5,083.20	5,083.20	5,083.20
O-2	2,699.40	3,074.70	3,541.20	3,660.90	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20	3,736.20
O-1	2,343.60	2,439.00	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10	2,948.10
O-3E <sup>3/</sup>	0.00	0.00	0.00	4,168.20	4,367.70	4,586.70	4,728.60	4,962.00	5,158.50	5,271.00	5,424.60	5,424.60	5,424.60	5,424.60	5,424.60
O-2E <sup>3/</sup>	0.00	0.00	0.00	3,660.90	3,736.20	3,855.30	4,055.70	4,211.10	4,326.60	4,326.60	4,326.60	4,326.60	4,326.60	4,326.60	4,326.60
O-1E <sup>3/</sup>	0.00	0.00	0.00	2,948.10	3,148.80	3,264.90	3,383.70	3,500.70	3,660.90	3,660.90	3,660.90	3,660.90	3,660.90	3,660.90	3,660.90
W-5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,548.20	5,738.40	5,929.20	6,121.20
W-4	3,228.60	3,473.40	3,573.30	3,671.40	3,840.30	4,007.10	4,176.30	4,341.00	4,511.70	4,779.00	4,950.00	5,117.40	5,290.80	5,461.80	5,636.40
W-3	2,948.40	3,071.70	3,197.40	3,238.80	3,371.10	3,522.30	3,721.80	3,918.90	4,128.30	4,285.50	4,442.10	4,509.30	4,578.90	4,730.10	4,881.30
W-2	2,593.50	2,741.70	2,871.30	2,965.50	3,046.20	3,268.20	3,438.00	3,564.00	3,687.00	3,771.30	3,842.40	3,977.40	4,111.50	4,247.40	4,247.40
W-1	2,290.20	2,477.70	2,603.10	2,684.40	2,900.40	3,030.90	3,146.40	3,275.40	3,360.90	3,438.30	3,564.30	3,659.70	3,659.70	3,659.70	3,659.70
E-9 <sup>4/</sup>	0.00	0.00	0.00	0.00	0.00	0.00	3,901.20	3,989.70	4,101.00	4,232.40	4,364.10	4,575.90	4,755.00	4,943.70	5,231.70
E-8	0.00	0.00	0.00	0.00	0.00	3,193.50	3,334.80	3,422.10	3,527.10	3,640.50	3,845.40	3,949.20	4,125.90	4,224.00	4,465.20
E-7	2,220.00	2,423.10	2,515.60	2,638.80	2,734.50	2,899.50	2,992.20	3,084.60	3,249.60	3,332.40	3,410.70	3,458.70	3,620.40	3,725.10	3,990.00
E-6	1,920.30	2,112.60	2,205.90	2,296.50	2,391.00	2,604.30	2,687.10	2,779.20	2,859.90	2,888.70	2,908.20	2,908.20	2,908.20	2,908.20	2,908.20
E-5	1,759.50	1,877.10	1,967.70	2,060.70	2,205.30	2,329.80	2,421.60	2,450.70	2,450.70	2,450.70	2,450.70	2,450.70	2,450.70	2,450.70	2,450.70
E-4	1,612.80	1,695.60	1,787.10	1,877.70	1,957.80	<b>NOTES:</b> 1 While serving as JCS/Vice JCS, CNO, CMC, Army/Air Force CS, commander of a unified or specified combatant command, basic pay is \$15,148.40 (See note 2). 2. Basic pay for an O-7 to O-10 is limited by Level III of the Executive Schedule which is \$12,433.20. Basic pay for O-6 and below is limited by Level V of the Executive Schedule which is \$10,950.00. 3. Applicable to O-1 to O-3 with at least 4 years & 1 day of active duty or more than 1460 points as a warrant and/or enlisted member. See DoDFMR for more detailed explanation on who is eligible for this special basic pay rate. 4. For the MCPO of the Navy, CMSgt of the AF, Sergeant Major of the Army or Marine Corps, basic pay is \$6,304.20. Combat Zone Tax Exclusion for O-1 and above is based on this basic pay rate plus HFP/BDP which is \$225.00.									
E-3	1,456.20	1,547.70	1,641.00	1,641.00	1,641.00										
E-2	1,384.50	1,384.50	1,384.50	1,384.50	1,384.50										
E-1	1,235.10	1,235.10	1,235.10	1,235.10	1,235.10										
E-1 4 mos + E-1 -4 mos	1,142.70														

# 2005 Allowances Chart

ALLOWANCES

Basic Allowance for Housing Type II, Differential and Partial

Pay Grade	Without Dependent	With Dependent	Differential	Partial	Pay Grade	Without Dependent	With Dependent	Differential	Partial
O-10	1096.80	1349.70	269.10	50.70	W-5	912.00	996.90	89.40	25.20
O-9	1096.80	1349.70	269.10	50.70	W-4	810.00	913.50	110.10	25.20
O-8	1096.80	1349.70	269.10	50.70	W-3	681.00	837.60	166.50	20.70
O-7	1096.80	1349.70	269.10	50.70	W-2	604.20	769.80	175.80	15.90
O-6	1006.20	1215.00	222.90	39.60	W-1	506.40	666.00	170.10	13.80
O-5	968.70	1171.20	215.40	33.00	E-9	665.10	876.90	225.00	18.60
O-4	897.60	1032.30	143.10	26.70	E-8	610.80	808.80	210.60	15.30
O-3	719.70	854.10	142.80	22.20	E-7	521.40	750.60	244.20	12.00
O-2	570.60	729.00	168.60	17.70	E-6	471.90	693.60	235.80	9.90
O-1	480.90	652.50	182.70	13.20	E-5	435.30	624.00	200.40	8.70
O-3E	777.00	918.00	150.30	22.20	E-4	378.60	542.10	173.70	8.10
O-2E	660.30	828.30	179.40	17.70	E-3	371.40	504.60	141.90	7.80
O-1E	568.20	765.60	210.30	13.20	E-2	301.80	480.90	190.20	7.20
					E-1	250.80	447.60	208.80	6.90

Family Separation Allowance

All Grades: \$250

Standard Initial Clothing Allowances (Enlisted Members Only)

	Army		Navy (E-1 to E-6)		Air Force		Marine Corps	
	Male	Female	Male	Female	Male	Female	Male	Female
	1,227.44	1,484.44	1,161.46	1,416.19	1,252.09	1,453.58	1,191.50	1,505.23

Cash Clothing Replacement Allowances (Enlisted Members Only)

Type	Army		Navy		Air Force		Marine Corps	
	Male	Female	Male	Female	Male	Female	Male	Female
Basic	327.60	385.20	291.60	295.20	298.80	331.20	266.40	298.80
Standard	468.00	550.80	414.00	421.20	428.40	471.60	378.00	424.80
Special	0	0	597.60	626.40	0	0	0	0

Civilian Clothing Allowance

Type of Duty	Initial	Replacement	15 days in 30 day period	30 days in 36 months period
Permanent	845.43	281.81	0	0
Temporary	0	0	281.81	563.62

Basic Allowance for Subsistence

Officers: 175.23

Enlisted: 267.18

Personal Money Allowance (Monthly Amount)

Pay Grade	Amount
Chairman or Vice Chairman JCS	333.33
Chiefs of Services	333.33
Senior Member of the Military Staff Committee of the United Nation	225.00
General or Admiral	183.33
Lieutenant General or Vice Admiral	41.67
Senior Enlisted Member of a Military Service	166.67

For other pays or specific requirements for the pay cited in this table, go to the web at:

http://www.dtic.mil/comptroller/fmr/07a/index.html

## 2005 Incentive and Special Pays Chart

INCENTIVE AND SPECIAL PAYS																		
Aviation Career Incentive Pay																		
Years of Aviation Service																		
2 or less	Over 2	Over 3	Over 4	Over 5	Over 14	Over 22	Over 23	Over 24	Over 25									
125.00	156.00	188.00	206.00	650.00	840.00	585.00	495.00	385.00	250.00									
Hazardous Duty Incentive Pay (Crew Member- Non-AWAC)																		
Pay Grade	Amount	Pay Grade	Amount	Pay Grade	Amount	Pay Grade	Amount	Pay Grade	Amount									
O-10	150.00	O-5	250.00	W-5	250.00	E-9	240.00	E-4	165.00									
O-9	150.00	O-4	225.00	W-4	250.00	E-8	240.00	E-3	150.00									
O-8	150.00	O-3	175.00	W-3	175.00	E-7	240.00	E-2	150.00									
O-7	150.00	O-2	150.00	W-2	150.00	E-6	215.00	E-1	150.00									
O-6	250.00	O-1	150.00	W-1	150.00	E-5	190.00											
Hazardous Duty Incentive Pay (Non-Crew Member)					Imminent Danger Pay/Hostile Fire Pay													
ALL GRADES – 150.00					ALL GRADES – 225.00													
Diving Pay					HDIP (Parachute, Flight Deck, Demolition, & Others)													
Officers – 240.00 (Max)		Enlisted – 340.00 (Max)			All Grades – 150.00 (Member qualified for HALO pay 225.00).													
COMBAT ZONE TAX EXCLUSION					For other pays or specific requirements for the pays cited in this table, go to the web at: <a href="http://www.dtic.mil/comptroller/fmr/07a/index.html">http://www.dtic.mil/comptroller/fmr/07a/index.html</a>													
Basic pay for the MCPO of the Navy, CMSgt of the AF, Sergeant Major of the Army or Marine Corps, basic pay is \$4,304.20. Combat Zone Tax Exclusion for O-1 and above is based on this basic pay rate plus HFP/IDP (\$225).																		
Submarine Duty Incentive Pay (Effective October 1, 2004)																		
Cumulative Years of Service																		
Pay Grade	2 or less	Over 2	Over 3	Over 4	Over 5	Over 6	Over 8	Over 10	Over 14	Over 16	Over 18	Pay Grade	2 or less	Over 2	Over 3	Over 4	Over 6	Over 8
O-6	595.00										835.00	E-9	425.00					
O-5	595.00								790.00	835.00		E-8	415.00					
O-4	365.00			525.00	595.00	705.00			790.00			E-7	405.00					
O-3	355.00			510.00	595.00	705.00						E-6	155.00	170.00	175.00	300.00	325.00	375.00
O-2	305.00							425.00				E-5	140.00	155.00		250.00	275.00	
O-1	230.00							425.00				E-4	80.00	95.00	100.00	245.00		
W-5	285.00	375.00	425.00									E-3	80.00	90.00	95.00		90.00	
W-4	285.00	375.00	425.00									E-2	75.00	90.00				
W-3	305.00								425.00			E-1	75.00					
W-2	230.00								425.00									
W-1	285.00	375.00	425.00									Submarine Duty Incentive Pay for O-7 through O-10 is \$355						

# 2005 Sea Pay Charts

MONTHLY CAREER SEA PAY—EFFECTIVE OCTOBER 1, 2002 (ALL OFFICERS)(note)																				
Cumulative Years of Sea Duty (note)																				
Pay Grade	1 or less	Over 1	Over 2	Over 3	Over 4	Over 5	Over 6	Over 7	Over 8	Over 9	Over 10	Over 11	Over 12	Over 13	Over 14	Over 16	Over 18	Over 20		
O-6A				225.00	230.00		240.00	255.00	265.00	280.00	290.00	300.00	310.00		325.00	340.00	355.00	380.00		
O-6N	100.00			315.00	320.00		335.00	360.00	370.00	395.00	405.00	420.00	435.00		455.00	475.00	500.00	535.00		
O-6AF				225.00	230.00		240.00	255.00	265.00	280.00	290.00	300.00	310.00		325.00	340.00	355.00	380.00		
O-5A				225.00				230.00	245.00	250.00	260.00	265.00			285.00	300.00	315.00	340.00		
O-5N	100.00			315.00				320.00	345.00	350.00	365.00	370.00			400.00	420.00	440.00	475.00		
O-5AF				225.00							260.00	265.00			285.00	300.00	315.00	340.00		
O-4A				185.00	190.00	200.00	205.00	215.00	220.00		225.00		240.00		270.00	280.00	290.00	300.00		
O-4N	100.00			260.00	265.00	280.00	285.00	300.00	310.00		315.00		335.00		380.00	395.00	405.00	420.00		
O-4AF				185.00	190.00	200.00	205.00				225.00		240.00		270.00	280.00	290.00	300.00		
O-3A				150.00	160.00	185.00	190.00	195.00	205.00	215.00	225.00		240.00		260.00	270.00	280.00	290.00		
O-3N	100.00			210.00	225.00	260.00	265.00	275.00	285.00	300.00	315.00		335.00		365.00	380.00	395.00	405.00		
O-3AF				150.00	160.00	185.00	190.00	195.00	205.00	215.00	225.00		240.00		260.00	270.00	280.00	290.00		
O-2A				150.00	160.00	185.00	190.00	195.00	205.00	215.00	225.00		240.00		250.00	260.00	270.00	280.00		
O-2N	100.00			210.00	225.00	260.00	265.00	275.00	285.00	300.00	315.00		335.00		350.00	365.00	380.00	395.00		
O-2AF				150.00	160.00	185.00	190.00	195.00	205.00	215.00	225.00		240.00		250.00	260.00	270.00	280.00		
O-1A				150.00	160.00	185.00	190.00	195.00	205.00	215.00	225.00		240.00		250.00	260.00	270.00	280.00		
O-1N	100.00			210.00	225.00	260.00	265.00	275.00	285.00	300.00	315.00		335.00		350.00	365.00	380.00	395.00		
O-1AF				150.00	160.00	185.00	190.00	195.00	205.00	215.00	225.00		240.00		250.00	260.00	270.00	280.00		
W-5A	210.00			310.00	338.00	506.00	534.00				590.00	625.00	660.00		730.00					
W-5N	210.00				240.00	405.00	435.00				490.00	525.00	560.00		630.00		700.00			
W-4A	210.00			310.00	338.00	506.00	534.00				590.00	625.00	660.00		730.00					
W-4N	210.00				240.00	405.00	435.00				490.00	525.00	560.00		630.00		700.00			
W-3A	210.00			310.00	338.00	478.00	492.00	499.00	506.00	534.00	590.00	625.00	660.00		695.00					
W-3N	210.00				240.00	380.00	395.00	400.00	405.00	435.00	490.00	525.00	560.00		595.00		630.00			
W-2A	210.00			310.00	338.00	464.00	471.00		478.00	534.00	576.00		625.00							
W-2N	210.00				240.00	365.00	370.00		380.00	435.00	475.00		525.00		560.00					
W-1A	182.00	189.00	196.00	310.00	338.00	345.00	380.00	450.00	478.00	520.00	555.00									
W-1N	180.00	190.00	195.00	210.00	240.00	245.00	280.00	350.00	380.00	420.00	455.00		475.00		505.00	525.00				

NOTE: N after the pay grade denotes Navy and Marine Corps rates effective October 1, 2001.

A after the pay grade denotes Army rates effective October 1, 2002.

AF after the pay grade denotes Air Force rates effective May 1, 1988.

MONTHLY CAREER SEA PAY—EFFECTIVE OCTOBER 1, 2002 (ALL ENLISTED MEMBERS)(note)																				
Cumulative Years of Sea Duty																				
Pay Grade	1 or less	Over 1	Over 2	Over 3	Over 4	Over 5	Over 6	Over 7	Over 8	Over 9	Over 10	Over 11	Over 12	Over 13	Over 14	Over 16	Over 18	Over 20		
E-9A	130.00		156.00	326.00	347.00	425.00		458.00	477.00	490.00		503.00	516.00	555.00	588.00	620.00	646.00			
E-9N	135.00		160.00	305.00	320.00	350.00		375.00	490.00	500.00		510.00	520.00	550.00	575.00	620.00				
E-9AF	100.00		120.00	175.00	190.00	350.00		375.00	390.00	400.00		410.00	420.00	450.00	475.00	520.00				
E-8A	130.00		156.00	326.00	347.00	425.00		458.00	477.00	490.00		503.00	516.00	555.00	588.00	620.00	646.00			
E-8N	135.00		160.00	305.00	320.00	350.00		375.00	490.00	500.00		510.00	520.00	550.00	575.00	600.00	620.00			
E-8AF	100.00		120.00	175.00	190.00	350.00		375.00	390.00	400.00		410.00	420.00	450.00	475.00	500.00	520.00			
E-7A	130.00		156.00	326.00	347.00	425.00		458.00	477.00	490.00		503.00	516.00	555.00	588.00	620.00				
E-7N	135.00		160.00	305.00	320.00	350.00		375.00	490.00	500.00		510.00	520.00	550.00	575.00	600.00				
E-7AF	100.00		120.00	175.00	190.00	350.00		375.00	390.00	400.00		410.00	420.00	450.00	475.00	500.00				
E-6A	130.00		156.00	295.00	321.00	380.00	393.00	425.00		445.00			464.00	484.00	503.00	523.00	555.00			
E-6N	135.00		160.00	280.00	300.00	315.00	325.00	350.00	450.00	465.00			480.00	495.00	510.00	525.00	550.00			
E-6AF	100.00		120.00	150.00	170.00	315.00	325.00	350.00		365.00			380.00	395.00	410.00	425.00	450.00			
E-5A	65.00	78.00	156.00	295.00	321.00	380.00	393.00	425.00												
E-5N	70.00	80.00	160.00	280.00	300.00	315.00	325.00	350.00	450.00											
E-5AF	50.00	60.00	120.00	150.00	170.00	315.00	325.00	350.00												
E-4A	65.00	78.00	156.00	295.00	308.00															
E-4N	70.00	80.00	160.00	280.00	290.00				390.00											
E-4AF	50.00	60.00	120.00	150.00	160.00															
E-3A	50.00	60.00	120.00	150.00	160.00	170.00	190.00													
E-3N	50.00	60.00	100.00																	
E-2A	50.00	60.00	120.00	150.00	160.00	170.00														
E-2N	50.00	60.00	75.00																	
E-1A	50.00	60.00	120.00	150.00	160.00															
E-1N	50.00																			

NOTE: N after the pay grade denotes Navy and Marine Corps rates effective October 1, 2001.

A after the pay grade denotes Army rates effective October 1, 2002.

AF after the pay grade denotes Air Force rates effective May 1, 1988.



## 2005 Health Professionals Chart

SPECIAL PAYS FOR HEALTH PROFESSIONAL OFFICERS (note)									
Variable Special Pay (Medical Officers)									
Pay Grade	Under 3	3 But Less Than 6	6 But Less Than 8	8 But Less Than 10	10 But Less Than 12	12 But Less Than 14	14 But Less Than 18	18 But Less Than 22	22 and Over
Intern	100.00								
Thru O-6 (not an intern)		416.67	1,000.00	958.33	916.67	833.33	750.00	666.67	583.33
Above O-6	583.33	For other pays or specific requirements for the pay cited in this table, go to the web at: <a href="http://www.dtic.mil/comptroller/mr07a/index.html">http://www.dtic.mil/comptroller/mr07a/index.html</a>							
Variable Special Pay (VSP) (Dental Officers)									
Pay Grade	Under 3	3 But Less Than 6	6 But Less Than 8	8 But Less Than 12	12 But Less Than 14	14 But Less Than 18	18 & Over		
Intern	250.00								
Thru O-6 (not an intern)		583.33	583.33	1,000.00	833.33	750.00	666.67		
Above O-6	583.33								
Board Certified Pay Special Pay (Medical and Dental Officers)					Additional Special Pay (ASP) (Dental Officers)				
Pay Grade	Under 10	10 But Less Than 12	12 But Less Than 14	14 But Less Than 18	18 & Over	Pay Grade	Under 3	3 But Less Than 10	10 & Over
All Grades	208.33	291.67	333.33	416.67	500.00	All Grades	4,000.00	6,000.00	15,000.00
Incentive Special Pay (Medical Officers)									
Specialty	Annual Amt	Specialty	Annual Amt	Specialty	Annual Amt	Specialty	Annual Amt		
Anesthesiology	\$36,000.00	Internal medicine	14,000.00	Otolaryngology	30,000.00	Subspecialty Category I	36,000.00		
Dermatology	18,000.00	Neurology	14,000.00	Pathology	16,000.00	Subspecialty Category II	28,000.00		
Emergency medicine	26,000.00	Neurosurgery	36,000.00	Pediatrics	12,000.00	Subspecialty Category III	23,000.00		
Family practice	13,000.00	OB/GYN	31,000.00	Prev/Occ/Phys Med & Aero Med	13,000.00	Subspecialty Category IV	14,000.00		
Gastroenterology	26,000.00	Ophthalmology	28,000.00	Psychiatry	15,000.00	Urology	28,000.00		
General surgery	29,000.00	Orthopedics	36,000.00	Radiology	38,000.00				
Multiyear Special Pay (Medical Officers)									
	Level 1		Level 2		Level 3		Level 3		
4 Year Agreement	14,000.00		10,000.00		8,000.00		0		
3 Year Agreement	13,000.00		9,000.00		7,000.00		0		
2 Year Agreement	12,000.00		8,000.00		6,000.00		0		



## 2005 Reserve Drill Pay Charts

MONTHLY CAREER SEA PAY—EFFECTIVE OCTOBER 1, 2002 (ALL ENLISTED MEMBERS)(note)																		
Cumulative Years of Sea Duty																		
Pay Grade	1 or less	Over 1	Over 2	Over 3	Over 4	Over 5	Over 6	Over 7	Over 8	Over 9	Over 10	Over 11	Over 12	Over 13	Over 14	Over 15	Over 16	Over 17
E-9A	130.00		156.00	328.00	347.00	425.00		458.00	477.00	490.00		503.00	516.00	555.00	588.00	620.00	646.00	
E-9N	135.00		160.00	305.00	320.00	350.00		375.00	490.00	500.00		510.00	520.00	550.00	575.00	620.00		
E-9AF	100.00		120.00	175.00	190.00	350.00		375.00	390.00	400.00		410.00	420.00	450.00	475.00	520.00		
E-8A	130.00		156.00	328.00	347.00	425.00		458.00	477.00	490.00		503.00	516.00	555.00	588.00	620.00	646.00	
E-8N	135.00		160.00	305.00	320.00	350.00		375.00	490.00	500.00		510.00	520.00	550.00	575.00	600.00	620.00	
E-8AF	100.00		120.00	175.00	190.00	350.00		375.00	390.00	400.00		410.00	420.00	450.00	475.00	500.00	520.00	
E-7A	130.00		156.00	328.00	190.00	425.00		458.00	477.00	490.00		503.00	516.00	555.00	588.00	620.00		
E-7N	135.00		160.00	305.00	320.00	350.00		375.00	490.00	500.00		510.00	520.00	550.00	575.00	600.00		
E-7AF	100.00		120.00	175.00	190.00	350.00		375.00	390.00	400.00		410.00	420.00	450.00	475.00	500.00		
E-6A	130.00		156.00	295.00	321.00	380.00	393.00	425.00		445.00			464.00	484.00	503.00	523.00	555.00	
E-6N	135.00		160.00	280.00	300.00	315.00	325.00	350.00	450.00	465.00			480.00	495.00	510.00	525.00	550.00	
E-6AF	100.00		120.00	150.00	170.00	315.00	325.00	350.00		365.00			380.00	395.00	410.00	425.00	450.00	
E-5A	65.00	78.00	156.00	295.00	321.00	380.00	393.00	425.00										
E-5N	70.00	80.00	160.00	280.00	300.00	315.00	325.00	350.00	450.00									
E-5AF	50.00	60.00	120.00	150.00	170.00	315.00	325.00	350.00										
E-4A	65.00	78.00	156.00	295.00	308.00													
E-4N	70.00	80.00	160.00	280.00	290.00				390.00									
E-4AF	50.00	60.00	120.00	150.00	160.00													
E-3A	50.00	60.00	120.00	150.00	160.00	170.00	190.00											
E-3N	50.00	60.00	100.00															
E-2A	50.00	60.00	120.00	150.00	160.00	170.00												
E-2N	50.00	60.00	75.00															
E-1A	50.00	60.00	120.00	150.00	160.00													
E-1N	50.00																	

NOTE: N after the pay grade denotes Navy and Marine Corps rates effective October 1, 2001.

A after the pay grade denotes Army rates effective October 1, 2002.

AF after the pay grade denotes Air Force rates effective May 1, 1988.